

## **President Obama Issues Major Disaster Declaration For State of Connecticut**

President Obama issued a major disaster declaration for the State of Connecticut, triggering the release of Federal funds to help communities recover from Tropical Storm Irene. Details of the disaster declaration and assistance programs are as follows:

<u>Declaration Number:</u>	FEMA-4023-DR
<u>Incident Period:</u>	August 27, 2011 – September 1, 2011
<u>Individual Assistance:</u>	Assistance to individuals and households.
<u>Designated Counties:</u>	Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland and Windham Counties.
<u>Public Assistance:</u>	Assistance for emergency work and the repair or replacement of disaster-damaged facilities.
<u>Designated Counties:</u>	Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland and Windham Counties.
<u>Hazard Mitigation Grants:</u>	Assistance for actions taken to prevent or reduce long term risk to life and property from natural hazards. All counties in the State of Connecticut are eligible to apply for assistance under this program.

Disaster assistance is now available to Connecticut residents. "Registering with FEMA is the first step to determining if you qualify for federal disaster assistance. Do it now," said Federal Coordinating Officer (FCO) Steve DeBlasio. "If you don't register, your situation can't be evaluated."

Homeowners, renters, businesses of all sizes and some nonprofit organizations can register online anytime at [www.disasterassistance.gov](http://www.disasterassistance.gov), or by calling 1-800-621-FEMA (3362), (TTY 1-800-462-7585). These toll-free telephone numbers will operate 6 a.m. -- 1 a.m. daily. You may also access disaster information and recovery resources directly from your smart phone at FEMA's new mobile website at [m.fema.gov/](http://m.fema.gov/).

**The registration process will close November 3, 2011.**

Registering with FEMA is required for federal aid, even if the person has registered with another disaster relief organization such as the American Red Cross, local officials or churches. Registrants with FEMA must use the name that appears on their Social Security card. Applicants need to provide:

- Social Security number
- Address of the damaged home or apartment
- Description of the damage
- Information about insurance coverage
- A current contact telephone number
- An address where you can get mail

Bank account and routing numbers if they want direct deposit of any financial assistance.

Disaster Recovery Centers (DRCs) have now opened through all eight (8) Connecticut counties to provide information to residents on the types of assistance available. Residents will also be able to register but are urged to register by phone or online as discussed above. People should register with FEMA even if they have already given similar information to their towns, FEMA, state officials, or by calling the state Infoline at 2-1-1. Representatives of the Small Business Administration will also be available at the Disaster Recovery Centers.

**All DRCs in Connecticut closed on Thursday – October 6, 2011**

**U.S. DEPARTMENT OF AGRICULTURE**  
**DESIGNATES 7 CT COUNTIES AS PRIMARY NATURAL DISASTER**  
**AREAS**

The U.S. Department of Agriculture has designated the counties of Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, and Windham as natural disaster areas due to losses caused by Tropical Storm Irene on Aug. 28-29, 2011. Farmers and ranchers in the following Tolland County in Connecticut also qualify for natural disaster assistance because their county is contiguous.

This agriculture disaster declaration will enable Connecticut farmers whose crops or farms were damaged by Tropical Storm Irene to qualify for federal assistance. The U.S. Department of Agriculture will provide assistance including low-interest loans, financial assistance to help producers of non-insurable crops, and emergency funding to help cover production and physical losses.

For more information on the U.S. Department of Agriculture's Farm Service Agency and disaster assistance, please visit [www.fsa.usda.gov](http://www.fsa.usda.gov).

## **Federal Emergency Management Agency (FEMA)**

The Federal Emergency Management Agency (FEMA) has developed a series of widgets that includes links to vital information on how to prepare for a disaster and, if applicable, apply for disaster assistance. These widgets can be found at the following links - <http://www.fema.gov/help/widgets/>

A widget specifically designed for hurricane-related preparedness - <http://www.fema.gov/help/widgets/#2>

FEMA's Blog provides the latest information on what it is doing to prepare for, respond, and recover from the many disaster hazards - <http://blog.fema.gov/>

FEMA's mobile website makes it easier for smartphone users to access critical information regarding emergency preparedness and what to do in the event of a disaster - <http://m.fema.gov>

Other ways you can stay informed of FEMA's activities online are videos and podcasts which are available at [www.fema.gov/medialibrary](http://www.fema.gov/medialibrary) and [www.youtube.com/fema](http://www.youtube.com/fema); follow FEMA Twitter at <http://www.twitter.com/fema> and on Facebook at [www.facebook.com/fema](http://www.facebook.com/fema).

## **Federal Disaster Unemployment Assistance**

Connecticut residents unable to work because of Tropical Storm Irene might be eligible for federal disaster unemployment assistance. Assistance is available to residents of all eight Connecticut counties, including self-employed individuals, who are unemployed as a direct result of damages caused by Tropical Storm Irene.

People who are eligible include individuals who work or live in one of the federally declared counties and lost their jobs directly due to the disaster. You could also be eligible if you are unable to get to your job because it is not possible to travel through the affected area to get to work, if you were to start work but were prevented by the disaster or cannot work because of an injury caused as a direct result of the disaster. You could also be eligible if you became the major support for a household because of the death of the head of the household as a result of the disaster.

The DUA program is a part of the federal disaster assistance process but is administered by the Connecticut Department of Labor. Residents who lost their jobs due to this disaster should file a claim with their local TeleBenefits line. You can find the number in the blue pages of telephone directories, on the CT Department of Labor website at <http://www.ctdol.state.ct.us> or by dialing the CT Infoline at 2-1-1.

**The federal guidelines set the deadline for filing for DUA benefits as Oct. 6, 2011.**

## **Report Damages to Homes & Businesses –Call 2-1-1**

The State of Connecticut is urging residents to report damages to their homes or businesses to the state's free, emergency information line at 2-1-1 on online at [www.211ct.org](http://www.211ct.org). Comprehensive damage reporting will help the state's request for the federal disaster declaration.

## **CT Department of Insurance – Hurricane Irene Insurance Claims**

The Connecticut Department of Insurance is ready to help state residents who experienced damage to their homes related to Hurricane Irene to document the damage carefully and call to answer claims questions. Please visit the CT Department of Insurance web site at: <http://www.governor.ct.gov/malloy/cwp/view.asp?A=4010&Q=485292> for assistance.

The Connecticut Department of Public Health has important health information for residents about drinking water, evacuation shelters, flooding, food safety, power outages, and carbon monoxide. For more information, visit the CT Department of Public Health's web site at: <http://www.ct.gov/dph/cwp/view.asp?a=3115&q=485266>

## **Social Media**

Twitter - Office of Governor Dannel P. Malloy: [@GovMalloyOffice](https://twitter.com/GovMalloyOffice)  
Twitter - CT Department of Emergency Service and Public Protection: [@CTDEMHS](https://twitter.com/CTDEMHS)  
Twitter - Federal Emergency Management Agency: [@FEMA](https://twitter.com/FEMA)  
Twitter - Federal Emergency Management Agency, Region I [Serves CT]: [@FEMARegion1](https://twitter.com/FEMARegion1)  
Twitter - Connecticut Red Cross: [@CTRedCross](https://twitter.com/CTRedCross)  
Twitter - Connecticut Light & Power: [@CTLightandPower](https://twitter.com/CTLightandPower)  
Twitter - Northeast Utilities: [@NEUtilities](https://twitter.com/NEUtilities)

## **Federal Trade Commission** **Hurricane Irene – Disaster Recovery Information**

The Federal Trade Commission's (FTC) Disaster Recovery page at: (<http://www.ftc.gov/bcp/edu/microsites/recovery>) has a section titled "Keep Your Guard Up," which offers tips to help people ward off scams in the aftermath of a disaster. After a Disaster: Repairing Your Home, (<http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt030.shtm>) gives tip-offs to rip-offs and information to help people make wise home repair decisions after a disaster strikes.

This FTC Disaster Recovery Assistance Resources page at: <http://www.ftc.gov/bcp/edu/microsites/recovery/resources.html> also links to additional sources of information, like [www.disasterassistance.gov](http://www.disasterassistance.gov), which offers details about more than 60 forms of assistance from 17 federal agencies. Check out the pages on floods at: <http://www.disasterassistance.gov/disasterinformation/flood.shtm> and hurricanes at: <http://www.disasterassistance.gov/disasterinformation/hurricane.shtm>.

As for insurance issues, [www.floodsmart.gov](http://www.floodsmart.gov) offers instructions on filing claims at: <http://www.disasterassistance.gov/disasterinformation/hurricane.shtm> and handling other issues related to the National Flood Insurance Program at: [http://www.floodsmart.gov/floodsmart/pages/about/nfip\\_overview.jsp](http://www.floodsmart.gov/floodsmart/pages/about/nfip_overview.jsp).

Finally, for people outside and inside the affected areas, it's wise to use caution when they receive solicitations for charitable donations. Scam artists follow the headlines and often appeal to your generosity in order to make money. The FTC alert "Charitable Donations: Give or Take?" at: <http://www.ftc.gov/bcp/edu/pubs/consumer/telemarketing/tel01.shtm> offers a checklist to help ensure that the money donated benefits the people it was intended to help.

### **U.S. Small Business Administration** **Business, Physical and Economic Injury Disaster Aid Assistance**

The U.S. Small Business Administration (SBA) provides financial assistance to individuals who rent or own a home, own their own business, or own a small agricultural cooperation located in a declared disaster area. Details of the SBA disaster declaration and assistance programs are as follows:

Declaration Number: #12797 & #12798 (Disaster CT-00024)

Incident Period: August 27, 2011 – September 1, 2011

Individual Assistance: Assistance to individuals and households.

Designated Counties: Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland and Windham Counties.

### **Application Filing Deadlines:**

- **Physical Damage: November 3, 2011**
- **Economic Injury: June 4, 2012**

Whether you rent or own your own home, own your own business, or own a small agricultural cooperative located in a declared disaster area, and are the victim of a disaster, you may be eligible for financial assistance from the U. S. Small Business Administration (SBA).

#### **What Types of Disaster Loans are Available?**

Home Disaster Loans – Loans to homeowners or renters to repair or replace disaster-damaged real estate or personal property owned by the victim. Renters are eligible for their personal property losses, including automobiles.

Business Physical Disaster Loans – Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.

Economic Injury Disaster Loans (EIDLs) – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.

EIDL assistance is available only to entities and their owners who cannot provide for their own recovery from non-government sources, as determined by the U.S. Small Business Administration (SBA).

### **What are the Credit Requirements?**

Credit History – Applicants must have a credit history acceptable to SBA.

Repayment – Applicants must show the ability to repay all loans.

Collateral – Collateral is required for physical loss loans over \$14,000 and all EIDL loans over \$5,000. SBA takes real estate as collateral when it is available. SBA will not decline a loan for lack of collateral, but requires you to pledge what is available.

### **What are the Interest Rates?**

By law, the interest rates depend on whether each applicant has Credit Available Elsewhere. An applicant does not have Credit Available Elsewhere when SBA determines the applicant does not have sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for its own disaster recovery. An applicant, which SBA determines to have the ability to provide for his or her own recovery is deemed to have Credit Available Elsewhere. Interest rates are fixed for the term of the loan. The interest rates applicable for this disaster are:

No Credit Available Credit Available Elsewhere

Home Loans 2.500% 5.000%

Business Loans 4.000% 6.000%

Non-Profit Organization Loans 3.000% 3.250%

Economic Injury Loans

Businesses and Small Agricultural Cooperatives 4.000% N/A

Non-Profit Organizations 3.000% N/A 09/12/2011

### **What are Loan Terms?**

The law authorizes loan terms up to a maximum of 30 years. However, the law restricts businesses with credit available elsewhere to a maximum 3-years term. SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay.

### **What are the Loan Amount Limits?**

Home Loans – SBA regulations limit home loans to \$200,000 for the repair or replacement of real estate and \$40,000 to repair or replace personal property. Subject to these maximums, loan amounts cannot exceed the verified uninsured disaster loss.

Business Loans – The law limits business loans to \$2,000,000 for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses. Subject to this maximum, loan amounts cannot exceed the verified uninsured disaster loss.

Economic Injury Disaster Loans (EIDL) – The law limits EIDL(s) to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit. SBA also considers potential contributions that are available from the business and/or its owner(s) or affiliates.

Business Loan Ceiling – The \$2,000,000 statutory limit for business loans applies to the combination of physical, economic injury, mitigation and refinancing, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.

### **What Restrictions are there on Loan Eligibility?**

Uninsured Losses – Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds which are required to be applied against outstanding mortgages are not available to fund disaster repairs and do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages do reduce loan eligibility.

Ineligible Property – Secondary homes, personal pleasure boats, airplanes, recreational vehicles and similar property are not eligible, unless used for business purposes. Property such as antiques and collections are eligible only to the extent of their functional value. Amounts for landscaping, swimming pools, etc., are limited.

Noncompliance – Applicants who have not complied with the terms of previous SBA loans are not eligible. This includes borrowers who did not maintain flood and/or hazard insurance on previous SBA or federally insured loans.

### **Is There Help with Funding Mitigation Improvements?**

If your loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will protect your property against future damage. Examples of improvements include retaining walls, seawalls, sump pumps, etc. Mitigation loan money would be in addition to the amount of the approved loan, but may not exceed 20 percent of total amount of disaster damage to real estate and/or leasehold improvements, as verified by SBA to a maximum of \$200,000 for home loans. It is not necessary for the description of improvements and cost estimates to be submitted with the application. SBA approval of the mitigating measures will be required before any loan increase.

### **Is There Help Available for Refinancing?**

SBA can refinance all or part of prior mortgages that are evidenced by a recorded lien, when the applicant (1) does not have credit available elsewhere, (2) has suffered substantial uncompensated disaster damage (40 percent or more of the value of the property), and (3) intends to repair the damage.

Homes – Homeowners may be eligible for the refinancing of existing liens or mortgages on homes, in some cases up to the amount of the loan for real estate repair or replacement.

Businesses – Business owners may be eligible for the refinancing of existing mortgages or liens on real estate, machinery and equipment, in some cases up to the amount of the loan for the repair or replacement of real estate, machinery, and equipment.

### **What if I Decide to Relocate?**

You may use your SBA disaster loan to relocate. The amount of the relocation loan depends on whether you relocate voluntarily or involuntarily. If you are interested in relocation, an SBA representative can provide you with more details on your specific situation.

### **Are There Insurance Requirements for Loans?**

To protect each borrower and the Agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance for the full insurable value of the property for the life of the loan.

For more information, contact SBA's Disaster Assistance Customer Service Center by calling (800) 659-2955, emailing [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov), or visiting SBA's Web site at [www.sba.gov](http://www.sba.gov). Deaf and hard-of-hearing individuals may call (800) 877-8339. Applicants may also apply online using the Electronic Loan Application (ELA) via SBA's secure Web site at <https://disasterloan.sba.gov/ela>

## **U.S. Small Business Administration** **Condo & Homeowner & Renter Disaster Aid Assistance**

The U.S. Small Business Administration (SBA) provides disaster loans for individual unit owners of Homeowner Associations (HOAs), Planned Unit Developments (PUDs), condominiums and other common-interest developments. For information about this loan program and application procedures, please visit the SBA web site at: <http://www.sba.gov/content/fact-sheet-homeowner-association-unit-owners>.

The U.S. Small Business Administration (SBA) also provides Administration homeowners and renters loans to help individuals recover from a disaster. For more information about this loan assistance program, please visit the SBA web site at: <http://www.sba.gov/content/fact-sheet-homeowners-and-renters>.

## **CT Department of Economic & Community Development**

Connecticut businesses that have sustained damages to property, machinery or equipment may be eligible for state or federal assistance through the Department of Economic and Community Development. For further information contact Connecticut's Business Response Center at 1-800-392-2122. A list of the centers is on the DECD Web site. Information for all services can be accessed through [www.DECD.org](http://www.DECD.org) or by calling 860-270-8215.

## **Webster Bank Offers Assistance to Irene Victims**

Webster Bank is offering victims of Tropical Storm Irene special rates on new home improvement loans. New Webster unsecured personal home improvement loans are being offered at an interest rate 1.5 percentage points below the standard rate. Fixed-rate loan amounts range from \$1,000 to \$15,000. The loan applications are subject to the normal credit approval process.